

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jose M. Melendez  
Teresa Melendez  
Debtors

Case No. 15-02580-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CGambini  
Form ID: ntfnmg

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2018.  
db/jdb +Jose M. Melendez, Teresa Melendez, 1236 Rural Court, Stroudsburg, PA 18360-7496

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
John Everett Cook on behalf of Plaintiff Teresa Melendez bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com  
John Everett Cook on behalf of Debtor 1 Jose M. Melendez bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com  
John Everett Cook on behalf of Debtor 2 Teresa Melendez bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com  
John Everett Cook on behalf of Plaintiff Jose M. Melendez bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com  
John J Martin (Trustee) pa36@ecfbis.com, trustee@martin-law.net  
Peter J Ashcroft on behalf of Creditor Green Tree Servicing, LLC pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Thomas I Puleo on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Jose M. Melendez  
 aka Jose Melendez  
 Teresa Melendez

Chapter

7

Case No.

5:15-bk-02580-JJT

Debtor(s)

**Notice**

**Notice of Requirement to File Certification of Completion of Financial Management Course:**

Pursuant to Rule 1007 of the Federal Rules of Bankruptcy Procedure, you are required to file with the Court a statement of completion of a course concerning personal financial management (Official Form 423) before an Order of Discharge can be issued. If you do not file this statement on or before **February 4, 2018**, your case may be closed without the issuance of a discharge. If you subsequently file a Motion to Reopen the Case to allow for the filing of this statement, you must pay the full case reopening fee.

Official Form B 423 can be accessed at <http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>.

**Address of the Bankruptcy Clerk's Office:**

U.S. Bankruptcy Court  
 274 Max Rosenn U.S. Courthouse  
 197 South Main Street  
 Wilkes-Barre, PA 18701  
 (570) 831-2500

**For the Court:**

Terrence S. Miller  
 Clerk of the Bankruptcy Court:  
 By: CGambini, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: January 23, 2018